

Information to identify the case:

Debtor 1	<u>John A. Cocco</u>	Social Security number or ITIN	xxx-xx-9329
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-25031-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John A. Cocco

11/23/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John A. Cocco
 Debtor

Case No. 16-25031-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db
 516324900 +John A. Cocco, 856 Central Avenue, Runnemede, NJ 08078-1147
 516324897 AT&T Mobility, P.O. Box 55126, Boston, MA 02205-5126
 516324897 Aesthetic Dermatology LLC, 771 Rt. 70 East, Ste 150-D, Marlton, NJ 08053-2352
 516324898 Amita Talatti, MD, 2301 Evesham Rd, Ste 108, Voorhees, NJ 08043-4502
 516324899 +Apex Asset Managemen, 2501 Oregon Pike, Lancaster, PA 17601-4890
 516324901 +Borough of Bellmawr, P.O. Box 1016, Voorhees, NJ 08043-7016
 516324903 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516324904 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 516324905 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 516324908 +Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
 516324909 +Runnemede Sewerage Utility, 24 N. Black Horse Pike, Runnemede, NJ 08078-1663
 516324911 #+Stellar Recovery Inc, 1327 Hwy 2 W, Suite 100, Kalispell, MT 59901-3413
 516324910 #+Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3413
 516324912 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
 516324913 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
 516324918 #+Transworld Systems Inc., RE: Viridian Energy, 150 Crosspoint parkway,
 Getzville, NY 14068-1602
 516324919 #+Viridian, 1055 Washington Blvd, 7th Floor, Stamford, CT 06901-2252

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 23:29:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2016 23:28:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516324902 +EDI: CCS.COM Nov 23 2016 23:23:00 Credit Collection Services, Re: AT&T Mobility,
 725 Canton Street, Norwood, MA 02062-2679
 516324906 E-mail/Text: camanagement@mtb.com Nov 23 2016 23:28:49 M & T Bank, Attn: Bankruptcy,
 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
 516324907 E-mail/Text: camanagement@mtb.com Nov 23 2016 23:28:49 M&T Bank, 1 Fountain Plaza,
 Buffalo, NY 14203
 516324915 +EDI: RMSC.COM Nov 23 2016 23:23:00 Synchrony Bank, Po Box 103104,
 Roswell, GA 30076-9104
 516324916 EDI: RMSC.COM Nov 23 2016 23:23:00 Synchrony Bank, P.O. Box 965033,
 Orlando, FL 32896-5033
 516324914 +EDI: RMSC.COM Nov 23 2016 23:23:00 Synchrony Bank, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 516324917 +E-mail/Text: bankruptcydepartment@tsico.com Nov 23 2016 23:30:03 Transworld Sys Inc/51,
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Nov 23, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
Lee Abt on behalf of Debtor John A. Cocco leeabt2@verizon.net

TOTAL: 4